

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 24, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8laz-7907
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7481

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** Edward P. Harhager

---

## General Comment

I am a retiree and use a 401 K plan that I self administer. I am invested in the U.S. stock market by buying stocks directly and by using options to enhance my returns. I am writing this note to request that options be allowed as part of retirement accounts. The stock market is the one of few investment vehicles for retired folks. Option selling gives the individual a slight advantage when buying and selling stocks. Please do not take away this important tool. Sincerely, Edward P. Harhager